ABSTRACT OF THE DISCLOSURE

A system and method that suggests benefit plans to plan participants and plan sponsors as a function of user input. The suggestion process is preferably performed without human intervention. The suggestion process is performed by

5   a system engine that objectively evaluates information provided by the plan sponsor and the plan participant. Preferably a rule-based question and weighted answer is used to determine acceptable plans. The system engine may use the supplied information in connection with a regulatory adaption agent and a case mapping agent to suggest zero or more benefit plans that best suit the interests

10   of the plan sponsor or the plan participant or both.